

**PENGARUH PERSEPSI RISIKO DAN PERSEPSI NILAI TERHADAP MINAT
BELI CALON NASABAH PRODUK BERJANGKA DERIVATIF DENGAN
PREFERENSI RISIKO CALON NASABAH SEBAGAI VARIABEL
PEMODERASI**

(STUDI KASUS PADA PT. MAHADANA ASTA BERJANGKA)

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ABSTRAK

Penelitian ini bertujuan untuk menyelidiki pengaruh risiko dan nilai yang dipersepsi oleh calon nasabah (independen variabel) terhadap minat beli calon nasabah produk berjangka derivatif PT. Mahadana Asta Berjangka (dependen variabel). Penelitian ini juga akan menyelidiki pengaruh preferensi risiko calon nasabah sebagai variabel pemoderasi antara intensitas hubungan persepsi risiko (independen variabel) terhadap minat beli calon nasabah (dependen variabel) untuk membeli produk. Sampel dari 51 responden calon nasabah PT. Mahadana Asta Berjangka, dipilih melalui metode random sampel sederhana. Data diproses dengan SPSS 20 dengan metode *Moderated Regression Analysis (MRA)* dan Uji Nilai Selisih Mutlak (UNSM). Hasilnya, menunjukkan bahwa persepsi risiko calon nasabah berpengaruh negatif terhadap minat beli, sedangkan persepsi nilai calon nasabah berpengaruh positif terhadap minat beli. Secara statistik keduanya berpengaruh signifikan. Pengaruh preferensi risiko sebagai variabel pemoderasi secara statistik tidak signifikan.

Kata kunci : Persepsi Risiko, Persepsi Nilai, Preferensi Risiko, dan Minat Beli.

**THE EFFECTS OF PERCEIVED RISK AND PERCEIVED VALUE ON
PROSPECTIVE CUSTOMERS' WILLINGNESS TO BUY OF DERIVATIVE
FUTURE PRODUCT WITH PROSPECTIVE CUSTOMERS' RISK
PREFERENCES AS A MODERATING VARIABLE**

(Case Study At PT. Mahadana Asta Berjangka)

Maya Surastika Tawulo

ABSTRACT

This research aims to investigate the effect of risk and value perceived by prospective customers (independent variables) on their willingness to buy derivative future-products that are promoted by PT. Mahadana Asta Berjangka (dependent variable). The effect of the prospective customers' risk preference as a moderating variable on the intensity of relationship between their perceived risks (independent variable) and their willingness to buy the products (dependent variable) is also investigated. Data is collected from 51 respondents who are the prospective customers of PT. Mahadana Asta Berjangka, chosen by a simple random method. Data is processed by SPSS 20 using Moderated Regression Analysis (MRA) method and Uji Nilai Selisih Mutlak (UNSM) method. The result shows that the effect of the prospective customers' perceived risk on their willingness to buy the products is negative, while the effect of their perceived value on their willingness to buy the products is positive. Both effect are statistically significant. The effect of the prospective customers' risk preference as a moderating variable is not statistically significant.

Keywords : Perceived Risk, Perceived Value, Risk Preference, and Willingness to Buy.